

**Fill in this information to identify the case:**Debtor 1 Joshua Andrew FrancisDebtor 2 Kristina Ann Francis

(Spouse, if filing)

United States Bankruptcy Court for the MIDDLE District of NORTH CAROLINACase number 19-80161**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Home Point Financial CorporationCourt claim no. (if known): 18-1

Last 4 digits of any number you use to  
identify the debtor's account: 4855

Date of payment change: 4/1/2022

Must be at least 21 days after date  
of this notice

New total payment: \$1,195.49

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No.☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

\_\_\_\_\_

Current escrow payment: \$371.22New escrow payment: \$376.43**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

\_\_\_\_\_

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment

New mortgage payment:

Debtor 1 Joshua Andrew Francis

Print Name

Middle Name

Last Name

Case number (if known) 19-80161**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Kristen M. Redman Date 02/21/2022  
Signature

Print Kristen M. Redman  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address 10700 Abbott's Bridge Rd, Suite 170  
Number Street

Duluth GA 30097  
City

State

ZIP Code

Contact Phone 470-321-7112

Email kredman@raslg.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on FEBRUARY 24 2022, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

JOSHUA ANDREW FRANCIS  
79 W. PASTURE DRIVE  
KITTRELL, NC 27544

KRISTINA ANN FRANCIS  
79 W. PASTURE DRIVE  
KITTRELL, NC 27544

And via electronic mail to:

BRENT CLIFTON WOOTTON  
WOOTTON AND WOOTTON  
SUITE 504,  
3200 CROASDAILE DR.  
DURHAM, NC 27705

RICHARD M. HUTSON, II  
TRUSTEE 3518 WESTGATE DRIVE  
SUITE 400  
DURHAM, NC 27707

By: /s/ MICHAEL GOGAN



FOR RETURN SERVICE ONLY  
PLEASE DO NOT SEND PAYMENTS  
TO THIS ADDRESS

# ESCROW STATEMENT

PO BOX 619063 • DALLAS, TX 75261-9063

Analysis Date:

February 15, 2022

Loan Number:

For Inquiries:

800.686.2404

Property Address:

79 W PASTURE DR  
KITTRELL NC 27544

JOSH FRANCIS  
KRISTINA FRANCIS  
79 W PASTURE DR  
KITTRELL NC 27544-9508

**TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.**

## Annual Escrow Account Disclosure Statement - Projections for Coming Year

The following is an overview of your escrow account with Home Point Financial Corporation. It contains a snapshot of the anticipated disbursements for the coming year and the history of escrow payments made on your behalf in the prior year. Any potential adjustments due to increases or decreases with your escrowed items may affect your monthly escrow payment. If your escrow payment increases, your monthly mortgage payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

| Payment Information          | Current (from Last Analysis) | Effective 04/01/22 |
|------------------------------|------------------------------|--------------------|
| Principal & Interest Pmt     | \$819.06                     | \$819.06           |
| Total Monthly Escrow Payment | \$371.22                     | \$376.43           |
| Reserve Acct Pymt            | \$0.00                       | \$0.00             |
| HUD 235/265 Pymt (-)         | \$0.00                       | \$0.00             |
| Misc Acct Payment            | \$0.00                       | \$0.00             |
| <b>Total Payment</b>         | <b>\$1,190.28</b>            | <b>\$1,195.49</b>  |

| Shortage/Surplus Information | Effective 04/01/22 |
|------------------------------|--------------------|
| Upcoming Total Annual Bills  | \$4,358.40         |
| Required Cushion             | \$551.76           |
| Required Starting Balance    | \$1,379.40         |
| Over/Short Spread            | \$13.23            |

**Cushion Calculation:** Because Home Point Financial does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$551.76. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Based upon federal or state regulations, if your escrow account is required to maintain a cushion, the minimum balance should not be below 1/6th or 1/12th of the anticipated payments from the account. If your escrow account is not required to maintain a cushion, a minimum balance is not required.

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due.

| Date     | Anticipated Payments |             | Description      | Escrow Balance |            |
|----------|----------------------|-------------|------------------|----------------|------------|
|          | To Escrow            | From Escrow |                  | Anticipated    | Required   |
|          |                      |             | Starting Balance | \$1,220.70     | \$1,379.40 |
| APR 2022 | \$363.20             | \$87.32     | PMI INSURANC     | \$1,496.58     | \$1,655.28 |
| MAY 2022 | \$363.20             | \$87.32     | PMI INSURANC     | \$1,772.46     | \$1,931.16 |
| JUN 2022 | \$363.20             | \$87.32     | PMI INSURANC     | \$2,048.34     | \$2,207.04 |
| JUL 2022 | \$363.20             | \$87.32     | PMI INSURANC     | \$2,324.22     | \$2,482.92 |
| AUG 2022 | \$363.20             | \$87.32     | PMI INSURANC     | \$2,600.10     | \$2,758.80 |
| SEP 2022 | \$363.20             | \$87.32     | PMI INSURANC     | \$2,875.98     | \$3,034.68 |
| OCT 2022 | \$363.20             | \$87.32     | PMI INSURANC     | \$3,151.86     | \$3,310.56 |
| OCT 2022 |                      | \$2,100.56  | COUNTY TAX       | \$1,051.30     | \$1,210.00 |

Property Address:  
79 W PASTURE DR  
KITTRELL NC 27544

JOSH FRANCIS  
KRISTINA FRANCIS  
79 W PASTURE DR  
KITTRELL NC 27544-9508

Analysis Date: February 15, 2022

| Date     | Anticipated Payments |             | Description  | Escrow Balance |            |
|----------|----------------------|-------------|--------------|----------------|------------|
|          | To Escrow            | From Escrow |              | Anticipated    | Required   |
| NOV 2022 | \$363.20             | \$87.32     | PMI INSURANC | \$1,327.18     | \$1,485.88 |
| DEC 2022 | \$363.20             | \$87.32     | PMI INSURANC | \$1,603.06     | \$1,761.76 |
| DEC 2022 |                      | \$1,210.00  | HAZARD INS   | \$393.06       | \$551.76   |
| JAN 2023 | \$363.20             | \$87.32     | PMI INSURANC | \$668.94       | \$827.64   |
| FEB 2023 | \$363.20             | \$87.32     | PMI INSURANC | \$944.82       | \$1,103.52 |
| MAR 2023 | \$363.20             | \$87.32     | PMI INSURANC | \$1,220.70     | \$1,379.40 |
|          | \$4,358.40           | \$4,358.40  |              |                |            |

### Annual Escrow Account Disclosure Statement Account History

The following statement of activity in your escrow account from April 2021 through March 2022 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

| Date | Payments to Escrow |              | Payments From Escrow |              | Description      | Escrow Balance |            |
|------|--------------------|--------------|----------------------|--------------|------------------|----------------|------------|
|      | Anticipated        | Actual       | Anticipated          | Actual       |                  | Required       | Actual     |
|      |                    |              |                      |              | Starting Balance | \$1,332.71     | (\$102.41) |
| APR  | \$353.87           |              | (\$87.32)            | \$87.32      | PMI INSURANC     | \$1,599.26     | (\$189.73) |
| MAY  | \$353.87           | \$759.70 *   | (\$87.32)            | \$87.32      | PMI INSURANC     | \$1,865.81     | \$482.65   |
| JUN  | \$353.87           | \$751.07 *   | (\$87.32)            | \$87.32      | PMI INSURANC     | \$2,132.36     | \$1,146.40 |
| JUL  | \$353.87           | \$371.22 *   | (\$87.32)            | \$87.32      | PMI INSURANC     | \$2,398.91     | \$1,430.30 |
| AUG  | \$353.87           | \$371.22 *   | (\$87.32)            | \$87.32      | PMI INSURANC     | \$2,665.46     | \$1,714.20 |
| SEP  | \$353.87           | \$1,113.66 * | (\$87.32)            | \$87.32      | PMI INSURANC     | \$2,932.01     | \$2,740.54 |
| OCT  | \$353.87           | \$371.22 *   | (\$87.32)            | \$87.32      | PMI INSURANC     | \$3,198.56     | \$3,024.44 |
| OCT  |                    |              | (\$2,097.56)         |              | COUNTY TAX       | \$1,101.00     | \$3,024.44 |
| NOV  | \$353.87           | \$371.22 *   | (\$87.32)            | \$87.32      | PMI INSURANC     | \$1,367.55     | \$3,308.34 |
| DEC  | \$353.87           | \$371.22 *   | (\$87.32)            | \$87.32      | PMI INSURANC     | \$1,634.10     | \$3,592.24 |
| DEC  |                    |              | (\$1,101.00)         | \$1,210.00 * | HAZARD INS       | \$533.10       | \$2,382.24 |
| DEC  |                    |              |                      | \$2,100.56 * | COUNTY TAX       | \$533.10       | \$281.68   |
| JAN  | \$353.87           | \$371.22 *   | (\$87.32)            | \$87.32      | PMI INSURANC     | \$799.65       | \$565.58   |
| FEB  | \$353.87           | \$371.22 *   | (\$87.32)            |              | PMI INSURANC     | \$1,066.20     | \$936.80   |
| MAR  | \$353.87           | \$371.22 *   | (\$87.32)            | \$87.32      | PMI INSURANC     | \$1,332.75     | \$1,220.70 |
|      | \$4,246.44         | \$5,594.19   | -\$4,246.40          | \$4,271.08   |                  |                |            |

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is \$1,220.70. Your starting balance (escrow balance required) according to this analysis should be \$1,379.40. This means you have a shortage of (\$158.70). This shortage may be collected from you over a period of 12 months unless the shortage is less than 1 months deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be \$4,358.40. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

[REDACTED]

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79 W PASTURE DR  
KITTRELL NC 27544

JOSH FRANCIS  
KRISTINA FRANCIS  
79 W PASTURE DR  
KITTRELL NC 27544-9508

Analysis Date: February 15, 2022

[REDACTED]

| New Escrow Payment Calculation |          |
|--------------------------------|----------|
| Unadjusted Escrow Payment:     | \$363.20 |
| Over/Short Spread:             | \$13.23  |
| Escrow Payment:                | \$376.43 |

[REDACTED]

If you are a New York resident or your property is in the state of New York, and you desire to file a complaint about Home Point Financial, you may file with the New York State Department of Financial Services and may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at [www.dfs.ny.gov](http://www.dfs.ny.gov).